

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO.: 27614

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Our file: 97171-00006  
Applicants: Steven C. Halper and Constance A. Wilson  
Serial No.: 09/993,072  
Filing Date: 11/13/2001  
Title: Predatory Lending Detection System and Method Therefor

Examiner: Kirsten Sachwitz Apple  
Art Unit: 3693

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

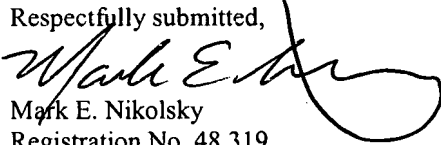
1. Transmittal of Information Disclosure Statement
2. Form PTO-1449 (2 pages)
3. Transmittal Sheet
4. Postcard Receipt

**CONDITIONAL PETITION**

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

5/3/2007  
Date

Respectfully submitted,

  
Mark E. Nikolsky  
Registration No. 48,319  
McCarter & English, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel: (973) 639-6987  
Fax: (973) 297-6624

Check One and Complete:

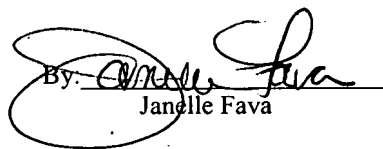
☐ **CERTIFICATE OF MAILING BY EXPRESS MAIL**

I hereby certify that this correspondence is being deposited with the United States Postal Service, postage prepaid, as "Express Mail Post Office to Addressee," Mailing Label No. \_\_\_\_\_ US to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on \_\_\_\_\_.

☒ **CERTIFICATE OF MAILING BY FIRST CLASS MAIL**

By: \_\_\_\_\_

I hereby certify that this correspondence is being deposited with the United States Postal Service, First Class Mail, postage prepaid, to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 5/3/2007.

By:   
Janelle Fava

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.  
97171-00006

In Re Application Of: Steven C. Halper and Constance A. Wilson

Application No. Filing Date

09/993,072

11/13/2001

Examiner

Kirsten Sachwitz Apple

Customer No.

27614

Group Art Unit

3693

Confirmation No.

7208

Title: Predatory Lending Detection System and Method Therefor

Address to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**37 CFR 1.97(b)**

1. ☐ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

**37 CFR 1.97(c)**

2. ☒ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);**OR**☒ the fee set forth in 37 CFR 1.17(p).05/07/2007 AWONDAF1 00000007 503571 09993072  
01 FC:1006 100.00 DA

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**  
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.  
97171-00006

In Re Application of: **Steven C. Halper and Constance A. Wilson**

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/993,072	11/13/2001	Kirsten Sachwitz Apple	27614	3693	7208

Title: **Predatory Lending Detection System and Method Therefor**

**Payment of Fee**

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

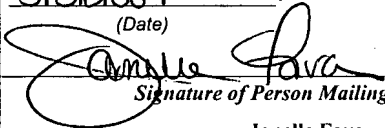
- ☐ A check in the amount of \_\_\_\_\_ is attached.
- ☒ The Director is hereby authorized to charge and credit Deposit Account No. 503571  
as described below.
- ☒ Charge the amount of **\$180.00**
- ☒ Credit any overpayment.
- ☒ Charge any additional fee required.
- ☐ Payment by credit card. Form PTO-2038 is attached.

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

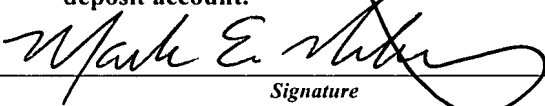
**Certificate of Transmission by Facsimile\***

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (Fa: _____)
_____ (Date)
_____ Signature
_____ Typed or Printed Name of Person Signing Certificate

**Certificate of Mailing by First Class Mail**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <u>5/3/2007</u> (Date)
 Signature of Person Mailing Correspondence
Janelle Fava Typed or Printed Name of Person Mailing Certificate

**\*This certificate may only be used if paying by deposit account.**

  
Signature

Dated: 5/3/2007

Mark E. Nikolsky  
Registration No. 48,319  
McCarter & English, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel: (973) 639-6987  
Fax: (973) 297-6624

CC:

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



Docket Number (Optional)

97171-00006

Application Number

09/993,072

Applicant(s)

Halper, et al.

Filing Date

11/13/2001

Group Art Unit

3693

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1	6,993,505	01/31/2006	Katz, et al.	705	38	08/20/1997
	2	6,985,886	01/10/2006	Broadbent, et al.	705	38	08/24/2000
	3	6,820,069	11/16/2004	Kogan, et al.	706	46	06/16/2000
	4	6,029,149	02/22/2000	Dykstra, et al.	705	38	04/26/1999
	5	6,021,397	02/01/2000	Jones, et al.	705	36	12/02/1997

## U.S. PATENT APPLICATION PUBLICATIONS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6	US 2004/0117302 A1	06/17/2004	Weichert, et al.	705	40	12/16/2002
	7	US 2003/0229581 A1	12/11/2003	Green, et al.	705	38	05/07/2003
	8	US 2002/0052835 A1	05/02/2002	Toscano	705	38	04/30/2001
	9	US 2001/0042785 A1	11/22/2001	Walker, et al.	235	379	05/08/2001

## FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

## OTHER DOCUMENTS

(Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>				Docket Number (Optional) <b>97171-00006</b>		Application Number <b>09/993,072</b>	
				Applicant(s) <b>Halper, et al.</b>			
				Filing Date <b>11/13/2001</b>		Group Art Unit <b>3693</b>	

U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	10	6,006,242	12/21/1999	Poole, et al.	707	531	04/05/1996
	11	5,673,402	09/30/1997	Ryan, et al.	395	238	08/17/1992

U.S. PATENT APPLICATION PUBLICATIONS							
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS			<i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.